

AMENDMENTS TO THE SPECIFICATION

Please amend paragraph [0034] as follows.

[0034] An effect on the amortization for the impairment formation is usually not desired. Care should therefore be taken during the alignment operations ~~to ensure that the calculated LAC or SAC values are not influenced~~. The depreciation affecting net income for the impairment formation is not affected by the alignment operations, since the depreciation is performed on the basis of an explicitly stored impairment price. the same applies to subsequent key date valuations.

Please amend paragraph [0036] as follows.

[0036] An effect on the amortization of the impairment formation is usually not wanted. In the case of alignment operations, it is therefore necessary to ensure that the calculated ~~LAC or SAC~~ amortization values are not influenced. A loan's cash value calculated by the system can be influenced by the alignment operations. If this cash value is used as an impairment value, then there may be effects on the depreciation affecting net income within the context of the impairment formation. These effects are normally wanted. If the key date valuation involves the use of the loan's cash value calculated by the system, then for the above reason (influence on cash value) it is also possible to influence subsequent key date valuations. These effects are normally wanted.